

Retirement Planning

Our aim as your Pension Fund Administrator (PFA) is to ensure you retire well and to achieve this, it is important that you start planning for your retirement early. Here are a few tips to help you plan for your retirement.



Things to consider when planning for retirement

- Retirement Savings Account status
- Lifestyle choices after retirement
- Health care needs
- Provision for beneficiary(ies) or dependants in case of death
- Pension payment options (Programmed Withdrawal and Annuity)
- Safety and growth of your contributions

Next steps

- Monitor your account status by using any of our self-service channels.
- Make additional contribution towards your retirement by setting aside part of your current income as additional voluntary contributions.
- Research on the pension payment options to enable you make an informed decision when you retire.

Your retirement will be more enjoyable if you prepare for it by planning well in advance. Start planning for your retirement today!

Pension Industry Updates

Notice to Federal Government employees who are due for Retirement between January and December 2015

Do you know that verification and enrolment exercise for public service employees is a yearly event? The 2014 exercise was held between 12 May to 18 June in 14 centres nationwide for employees who are due to retire in 2015 by virtue of attaining 60 years of age or 35 years in service (whichever is earlier).

Federal Government employees who were unable to attend this exercise should visit the nearest National Pension Commission (PenCom) zonal office for an update on the required registration process.

You may experience delay in the remittance of your retirement benefits if you did not attend the enrolment exercise or visit PenCom office.

To sign up to receive your Retirement Savings Account (RSA) statement by email only, simply log on to our website on www.stanbicibtcpension.com with your RSA number, username and passcode and click on the e-statement link at the top right hand of your screen.

The Stanbic IBTC RSA Fund

The Stanbic IBTC RSA Fund ("The Fund") which opened on 02 May 2006 at N1.0000 closed at N 2.5007 as at 30 June 2014. In line with investment guidelines issued by the National Pension Commission, the Fund's portfolio allocation was as follows on 30 June 2014: Government Securities (**78.71%**), Money Market (**2.08%**), Quoted Equities (**17.33%**), and Other Fixed Income (**1.88%**).

Stanbic IBTC Mobile app



We are pleased to introduce our Mobile app platform. This is the latest addition to the existing service channels available to clients.

To access this service, simply visit your mobile device app store to download the Stanbic IBTC Mobile App and enjoy any of the following benefits on the go:

- ❖ Subscribe for email only statements
- ❖ Check account balance
- ❖ Receive notifications

You can also use our short code (**30388**) service for the following:



- PIN retrieval text MYPIN to 30388 with registered mobile number**
- Last contribution: Text CONT space your pension number PENxxxxxxxxxxxxx to 30388**
- RSA balance: Text BAL space your pension number PENxxxxxxxxxxxxx to 30388**
- Update email: Text MAIL space your pension PENxxxxxxxxxxxxx abc@gmail.com to 30388**

Important Information

Stanbic IBTC Pension Managers Limited or its staff will NOT ask for gratification (e.g. money, recharge card, dash etc.) before or after processing your benefits application. Kindly disregard ANY request for gratification neither should you offer money ("Dash") to any organization, agent or staff for the processing of your retirement benefit.